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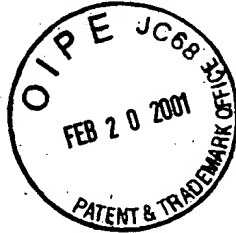
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February 20, 2001

Assistant Commissioner for Patents  
Washington, D.C. 20231

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WRITER'S DIRECT NUMBER:  
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Re: U.S. Utility Patent Application  
Appl. No. 08/922,462; Filed: September 3, 1997  
For: **Automated Credit Application System**  
Inventors: DeFrancesco *et al.*  
Our Ref: 1729.0060001

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Reply Under 37 C.F.R. §1.116;
2. Original executed Declarations signed by 7 of the 10 inventors under M.P.E.P. § 716.10 and 37 C.F.R. § 1.132; and
3. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Assistant Commissioner for Patents  
February 20, 2001  
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The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036. A duplicate copy of this letter is enclosed.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



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RES/MAM/ddt  
Enclosures